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PATENT
Atty. Dkt. No. 17243-00042

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Keyes et al

: Art Unit: 2164

Serial No.: 10/035,968

: Examiner:

Filed: December 31, 2001

:

For: METHODS AND SYSTEMS FOR
ASSESSING LOAN PORTFOLIOS

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CERTIFICATE OF MAILING BY EXPRESS MAIL TO
THE COMMISSIONER OF PATENTS AND TRADEMARKS

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I certify that documents listed below:

- Amendment Transmittal (3 pages, in duplicate)
- Preliminary Amendment (8 pages)
- Submission Of Marked Up Paragraphs (8 pages)
- Request for Approval of Drawing Changes (1 page)
- Transmittal of Formal Drawings (1 page)
- Thirteen (13) Sheets of Formal Drawings
- Certificate of Mailing by Express Mail (1 page)
- Return Postcard

Technology Center 2100

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Commissioner for Patents, Washington, D.C. 20231.


John S. Beulick, Reg. No. 33,338
Armstrong Teasdale LLP
One Metropolitan Square, Suite 2600
St. Louis, Missouri 63102
314-621-5070

Express Mail No.: EL 752244002 US

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PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Keyes et al. : Group No.: 2164
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Commissioner for Patents
Washington, D.C. 20231

AMENDMENT TRANSMITTAL

1. Transmitted herewith is a:
 - Preliminary Amendment
 - Submission Of Marked Up Paragraphs
 - Request for Approval of Drawing Changes
 - Transmittal of Formal Drawings
 - Certificate of Mailing By Express Mail
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STATUS

2. Applicant

Claims small entity status.
 Is other than a small entity.

EXTENSION OF TERM

3. The proceedings herein are for a patent application and the provisions of 37 C.F.R. 1.136 apply.

(complete (a) or (b), as applicable)

- (a) Applicant petitions for an extension of time under 37 C.F.R. 1.136
(Fees: 37 C.F.R. 1.17(a)-(d) for the total number of months checked below:)

Extension for response within:	Other than small entity Fee	Small entity Fee (if applicable)
First month	\$ 110.00	\$ 55.00
Second month	\$ 400.00	\$ 200.00
Third month	\$ 920.00	\$ 460.00
Fourth month	\$1,440.00	\$ 720.00
Fifth month	\$1,960.00	\$ 980.00

Fee:

If an additional extension of time is required, please consider this a petition therefor.

(Check and complete the next item, if applicable)

- An extension of _____ months has already been secured. The fee paid therefor \$_____ is deducted from the total fee due for the total months of extension now requested.

Extension fee due with this request \$ _____.

OR

- (b) Applicant believes that no extension of term is required. However, this conditional petition is being made to provide for the possibility that applicant has inadvertently overlooked the need for a petition for extension of time.

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FEE FOR CLAIMS

4. The fee for claims (37 C.F.R. 1.16(b)-(d)) has been calculated as shown below:

	(Col. 1)		(Col. 2)	(Col. 3)	SMALL ENTITY	OTHER THAN SMALL ENTITY
	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	ADDITIONAL RATE FEE OR	ADDITIONAL RATE FEE
TOTAL	118	MINUS	118	=0	x \$9 = \$	x \$18 = \$0
INDEP.	8	MINUS	8	=0	x \$42 = \$	x \$84 = \$0
— FIRST PRESENTATION OF MULTIPLE DEP. CLAIM					+ \$130 = \$	+ \$280 = \$
					TOTAL ADDITIONAL FEE \$	OR
						TOTAL ADDITIONAL FEE \$

(a) No additional fee for Claims is required

OR

(b) Total additional fee for claims required \$

FEE PAYMENT

5. Attached is a check in the sum of \$_____

Charge Deposit Account No. 01-2384 the sum of \$0.00.
A duplicate of this transmittal is attached.

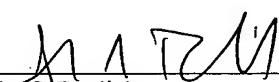
FEE DEFICIENCY

6. If any additional extension and/or fee is required, charge Deposit Account No. 01-2384.

AND/OR

If any additional fee for claims is required, charge Deposit Account No. 01-2384.

7. Other:


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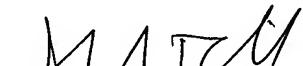
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REQUEST FOR APPROVAL OF FORMAL DRAWINGS
AND DRAWING CHANGES

Commissioner of Patents
Washington, D.C. 20231

Reference labels 10-130 have been inserted into the drawings. Additionally, Figure 9 has been expanded into multiple drawing sheets to meet font size requirements. Specifically, originally filed Figure 9 is now illustrated in Figures 9A, 9B, 9C, 9D, 9E, and 9F. In anticipation of the approval of the drawing change, Applicants are submitting substitute formal drawings incorporating the above-noted changes. No new matter has been added.

Respectfully Submitted,


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TRANSMITTAL OF FORMAL DRAWINGS

Commissioner for Patents
Washington, D.C. 20231

Enclosed are thirteen (13) sheets of formal drawings for the above-identified patent application.

Respectfully submitted,


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